

Table I.D.1(2014) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16,655	15,610	15,888	15,501	16,660	16,975	15,575	16,824
Industry group **								
Agric., fish., forest.	14,250	--	--	--	--	--	12,294	15,100
Mining and manufacturing	16,362	15,089	14,777	15,183	16,306	16,706	15,069	16,480
Construction	14,425	14,941	15,041	13,667	14,134	15,148	14,614	14,285
Utilities and transp.	16,164	13,855	16,679	14,887	18,052	15,901	15,749	16,202
Wholesale trade	17,259	14,576	16,050	15,725	17,891	17,936	15,169	17,784
Fin. svcs. and real estate	16,752	16,122	18,714	15,375	17,968	16,557	16,900	16,739
Retail trade	15,785	14,889	15,798	15,235	15,204	15,973	14,765	15,922
Professional services	17,558	16,344	15,634	16,520	17,219	17,985	16,129	17,751
Other services	16,267	16,177	16,538	16,118	15,504	16,486	16,077	16,307
Ownership								
For profit, incorporated	16,297	15,508	15,559	15,147	16,347	16,579	15,363	16,446
For profit, unincorporated	16,979	15,410	16,489	15,865	16,841	17,807	15,577	17,371
Nonprofit	18,077	17,062	17,588	17,198	17,631	18,373	17,295	18,141
Age of firm								
Less than 5 years	15,532	14,717	13,539	14,787	16,713	15,880	14,272	16,205
5-9 years	16,023	13,849	15,222	14,401	17,802	18,617	14,318	17,362
10-19 years	16,079	15,647	16,224	15,853	15,984	16,603	15,734	16,257
20 or more years	16,804	16,648	16,142	15,650	16,709	16,986	16,056	16,874
Multi/single status								
2 or more locations	17,005	--	16,938	16,474	17,233	16,984	16,432	17,015
1 location only	15,683	15,590	15,795	15,241	15,864	16,700	15,490	15,851
Percent full-time employees								
Less than 25%	15,895	--	--	15,046	16,176	16,008	14,979	16,067
25-49 %	16,728	15,877	15,864	16,424	17,521	16,689	15,807	16,880
50-74 %	16,717	15,300	15,399	15,555	16,709	16,990	15,529	16,880
75% or more	16,652	15,628	15,955	15,473	16,632	16,993	15,578	16,822
Union presence								
No union employees	16,327	15,629	15,905	15,509	16,543	16,633	15,627	16,500
Has union employees	17,406	15,446	15,764	15,376	17,093	17,708	15,242	17,562
Unknown	16,825	--	--	--	17,367	16,818	--	16,837
Percent low-wage employees								
50% or more low-wage	16,001	12,773	14,210	14,208	15,619	16,519	13,711	16,281
Less than 50% low-wage	16,728	15,923	16,005	15,595	16,749	17,034	15,737	16,886

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1(2014) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.22	295.43	308.45	204.63	217.28	99.38	176.76	87.18
Industry group **								
Agric., fish., forest.	815.21	--	--	--	--	--	1,971.91	631.47
Mining and manufacturing	205.10	753.59	765.48	354.39	349.69	301.92	410.62	220.80
Construction	305.25	724.76	654.36	591.40	686.02	524.94	439.71	419.46
Utilities and transp.	334.38	909.56	1,817.76	1,030.44	1,135.83	338.37	842.16	357.69
Wholesale trade	432.80	880.49	988.08	403.92	1,451.80	471.83	490.81	514.16
Fin. svcs. and real estate	162.67	1,096.14	1,490.29	555.92	451.14	179.55	754.95	164.21
Retail trade	215.82	1,059.40	962.08	650.40	374.36	265.67	550.38	233.54
Professional services	135.51	511.03	507.94	385.93	337.73	173.11	302.89	148.73
Other services	239.64	827.74	666.72	750.95	532.07	318.25	500.28	269.74
Ownership								
For profit, incorporated	85.66	350.30	338.20	221.82	226.43	109.11	200.98	93.90
For profit, unincorporated	335.77	689.46	1,076.23	579.78	974.11	387.14	471.98	401.18
Nonprofit	205.35	809.16	681.26	719.15	407.02	265.15	561.14	217.60
Age of firm								
Less than 5 years	344.79	862.80	659.97	599.35	694.15	707.43	496.67	434.65
5-9 years	648.11	686.98	1,076.15	517.23	1,673.18	1,155.95	487.83	999.43
10-19 years	241.96	611.63	583.15	443.56	459.30	585.89	335.84	323.64
20 or more years	84.37	417.56	408.67	272.20	216.40	101.62	250.88	89.18
Multi/single status								
2 or more locations	88.48	--	785.86	302.19	214.15	100.48	406.81	89.72
1 location only	170.38	294.48	327.65	244.30	424.61	634.82	189.71	271.62
Percent full-time employees								
Less than 25%	447.71	--	--	957.58	618.49	650.51	843.36	503.98
25-49 %	257.23	873.14	1,856.19	711.38	648.52	319.41	667.06	279.54
50-74 %	205.67	753.41	496.48	875.18	462.04	256.09	560.58	221.65
75% or more	88.78	340.43	341.97	217.47	240.75	111.97	193.75	97.92
Union presence								
No union employees	94.74	295.89	326.70	204.56	193.75	148.97	177.60	109.93
Has union employees	200.46	1,715.04	942.81	795.05	807.89	190.17	713.49	205.13
Unknown	176.18	--	--	--	871.56	179.39	--	176.68
Percent low-wage employees								
50% or more low-wage	220.20	984.02	1,793.33	600.01	449.37	267.30	664.48	231.87
Less than 50% low-wage	84.58	307.53	302.11	214.74	232.70	106.89	182.51	93.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.